

Promissory Note

On this date of November 30, 2020, in return for valuable consideration received, the undersigned, BUYCLE158, LLC (hereinafter "Borrower") jointly and severally promises to pay Brian Bonetta (hereinafter "Lender"), the sum of \$100,000.00 together with interest thereon, as stated in the terms of this note.

Terms of Repayment - This loan shall be repaid under the following terms:

\$100,000.00 to be financed at 15% annual interest-only with a 6 month balloon – Monthly payments of \$1,250.00. 1st prorated payment on January 1st, 2021 – Last payment on June 1st, 2021 with a balloon of \$100,000.00.

Collateral - The following properties will be used as collateral –

3318 Hearthstone Road, Parma, Ohio 44134

Payable On Demand - The entire unpaid principal and accrued interest thereon, if any, shall become due and payable on demand by the holder of this note 120 days after such demand is made in writing.

Place of Payment - all payments due under this note shall be made by ACH or mailed to

or at such other place as the holder of this Note may designate in writing.

Borrower's Address - The Borrower shall provide to provide prompt written notice to the Lender of any change of address.

Prepayment - This Note may be prepaid in whole or in part at any time without premium or penalty. All prepayments shall first be applied to interest, and then to principal payments in the order of their maturity.

Default - In the event of default, the borrower[s] agree to pay all costs and expenses incurred by the Lender, including all reasonable attorney fees (including both hourly and contingent attorney fees as permitted by law) for the collection of this Note upon default, and including reasonable collection charges (including, where consistent with industry practices, a collection charge set as a percentage of the outstanding balance of this Note) should collection be referred to a collection agency.

The note holder understands and agrees that regardless of any other provisions contained herein, this note is a non-recourse note and the holder's sole recourse in the event of a default shall be against the property securing this note and not against the borrower.

Acceleration of Debt - In the event that the borrower fails to make any payment due under the terms of this Note, or breach any condition relating to any security, security agreement, note, mortgage or lien granted as collateral security for this Note, seeks relief under the Bankruptcy Code, or suffers an involuntary petition in bankruptcy or receivership not vacated within thirty

(30) days, the entire balance of this Note and any interest accrued thereon shall be immediately due and payable to the holder of this Note.

Joint and Several Liability - All borrowers identified in this Note shall be jointly and severally liable for any debts secured by this Note.

Modification - No modification or waiver of any of the terms of this Agreement shall be allowed unless by written agreement signed by both parties. No waiver of any breach or default hereunder shall be deemed a waiver of any subsequent breach or default of the same or similar nature.

Transfer of the Note - The borrowers hereby waive any notice of the transfer of this Note by the Lender or by any subsequent holder of this Note, agree to remain bound by the terms of this Note subsequent to any transfer, and agree that the terms of this Note may be fully enforced by any subsequent holder of this Note.

Severability of Provisions - In the event that any portion of this Note is deemed unenforceable, all other provisions of this Note shall remain in full force and effect.

Choice of Law - All terms and conditions of this Note shall be interpreted under the laws of the state of Ohio.

Signed Under Penalty of Perjury, this 30th Day of November, 2020,



Matthew Motil for BUYCLE158, LLC